

Information to identify the case:

Debtor 1	<u>Willie Billingsley Jr</u>	Social Security number or ITIN	xxx-xx-1399
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Alicia F Billingsley</u>	Social Security number or ITIN	xxx-xx-9060
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-14855-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Willie Billingsley Jr

Alicia F Billingsley

5/15/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Willie Billingsley, Jr.
 Alicia F Billingsley
 Debtors

Case No. 12-14855-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 22

Date Rcvd: May 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2018.

db/jdb +Willie Billingsley, Jr, Alicia F Billingsley, 137 W 5th St, Howell, NJ 07731-8507
 512808555 Bank of America, P.O. Box 2890, Chatsworth, CA 91311
 513082139 +Bank of America, National Association as successor, c/o Zucker Goldberg & Ackerman,
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 512808556 +Bureau of Accounts Con, P.O. Box 538, Howell, NJ 07731-0538
 512808559 +CentraState Medical Center, 901 West Main Street, Freehold, NJ 07728-2549
 512808558 CentraState Medical Center, P.O. Box 838, Mahwah, NJ 07430-0838
 512808557 Central Jersey Emergency, C/O ACB Receivables, 19 Main Street - P.O. Box 350,
 Asbury Park, NJ 07712-0350
 512808560 +Chase Home Finance LLC, 3415 Vision Drive, Columbus, OH 43219-6009
 512808562 +Freehold Area Radiology PA, P.O. Box 6548, Freehold, NJ 07728-6548
 512808563 Jersey Shore University Medical Center, P.O. Box 49, Newark, NJ 07101-0049
 512808564 Kimball Medical Center, P.O. Box 8500, Lockbox #1222, Philadelphia, PA 19178-1222
 513181600 +Kinball Medical Center, CBO, 2 Crescent Pl., Oceanport, NJ 07757-1234
 512808567 +Tek Collect, P.O. Box 1269, Columbus, OH 43216-1269
 514724812 +U.S. Bank NA, successor trustee to Bank, Serviced by Select Portfolio Servicing,,
 3815 South West Temple, Salt Lake City, UT 84115-4412
 514724813 +U.S. Bank NA, successor trustee to Bank, Serviced by Select Portfolio Servicing,,
 3815 South West Temple, Salt Lake City, UT 84115-4412,
 U.S. Bank NA, successor trustee to Bank, Serviced by Select Portfolio Servicing,

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 15 2018 23:23:26 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov May 15 2018 23:23:20 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513108026 EDI: RESURGENT.COM May 16 2018 03:04:00 CVF Consumer Acquisition Company its successors,
 and assigns as assignee of NCO, Portfolio Management, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 512808561 +E-mail/Text: bkaudit@amraccounts.com May 15 2018 23:23:10 Credit Collections,
 P.O. Box 60607, Oklahoma City, OK 73146-0607
 512808565 +E-mail/Text: bknotice@ercbpo.com May 15 2018 23:23:30 Sprint, C/O Enhanced Recovery,
 8014 Bayberry Road, Jacksonville, FL 32256-7412
 512808568 +EDI: WFFC.COM May 16 2018 03:03:00 WFDS/WDS, P.O. Box 19657, Irvine, CA 92623-9657
 512924412 EDI: WFFC.COM May 16 2018 03:03:00 Wells Fargo Bank, N.A., dba Wells Fargo Dealer Ser,
 P.O. Box 19657, Irvine, CA 92623-9657

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512808553 ###A-1 Collections Svc, 101 Grovers Mill Road, Lawrenceville, NJ 08648-4706
 512808554 ###ACB Receivables, 19 Main Street, Asbury Park, NJ 07712-7012
 512808566 ##Surgical Pathology Associates, 207 Georgetown-Wrightstown Road, Wrightstown, NJ 08562-2520
 TOTALS: 0, * 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 22

Date Rcvd: May 15, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor Bank of America, National Association as successor by merger to LaSalle Bank National Association, as trustee for certificateholders of Bear Stearns Asset Backed Securities Trust 2005-2, Asset-Backed C dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank National Association, as trustee, on behalf of the holders of the Bear Stearns Asset Backed Securities Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Frederick J. Simon on behalf of Debtor Willie Billingsley, Jr simonmonahan216@gmail.com

Frederick J. Simon on behalf of Joint Debtor Alicia F Billingsley simonmonahan216@gmail.com

Joel A. Ackerman on behalf of Creditor Bank of America, National Association as successor by merger to LaSalle Bank National Association, as trustee for certificateholders of Bear Stearns Asset Backed Securities Trust 2005-2, Asset-Backed C jackerman@zuckergoldberg.com

Joel A. Ackerman on behalf of Creditor Bank of America, National Association as successor by merger to LaSalle Bank National Association, as trustee for certificateholders of Bear Stearns Asset Backed Securities Trust 2005-2, Asset-Backed C jackerman@zuckergoldberg.com

TOTAL: 8